



California Partnership for Long-Term Care

Sandra Pierce-Miller, Director

2nd. Quarter 2000, Report No. 24

April-June 2000

Participating Insurers

- ◆ Bankers Life and Casualty Company
- ◆ Continental Casualty Company
- ◆ GE Capital Assurance (formerly AMEX)
- ◆ New York Life Insurance Company
- ◆ Transamerica Occidental Life Insurance Company
- ◆ California Public Employees' Retirement System (PERS)

Policies Approved:

Number of Policies Approved and In Force

This Quarter

2,346

Cumulative

17,762

Applications Received:

Applications Received

This Quarter

2,841

Cumulative

26,033

Table of Contents

I. Quarterly and Cumulative Summary Statistics	Page 1-2
II. Maximum Benefit Amounts Distribution	Page 2
III. Age of Policyholders	Page 3
IV. Trends	Page 4
V. Policyholders and Asset Protection Earned	Page 5
VI. Service Utilization	Page 5

Applications Processed:

This Quarter

Cumulative

Totals:

2,841 (100%)

25,842 (100%)

Approved

2,547 (90%)

20,484 (79%)

Denied

294 (10%)

5,351 (21%)

Pending

0 (0%)

7 (<1%)

I. Quarterly and Cumulative Summary Statistics

Telephone Calls:

This Quarter

Cumulative

Number of Consumers Who Called Toll-Free

1,240

17,469 (CARE445)

Policies Dropped:

This Quarter

Cumulative

Totals:

201 (100%)

2,957 (100%)

Not Taken Up

27 (13%)

1,034 (35%)

Dropped (After Taken Up)

174 (87%)

1,923 (65%)

I. Quarterly and Cumulative Summary Statistics

Age:	This Quarter	Cumulative
Median	64	66
Target Age	1,783 (76%)	13,200 (74%)
Other Ages	563 (24%)	4,562 (26%)

Gender:	This Quarter	Cumulative
Male	985 (42%)	7,193 (40%)
Female	1,361 (58%)	10,569 (60%)

Marital Status:	This Quarter	Cumulative
Married	1,572 (67%)	12,045 (68%)
Not Married	774 (33%)	5,702 (32%)
Unknown	0 (0%)	15 (<1%)

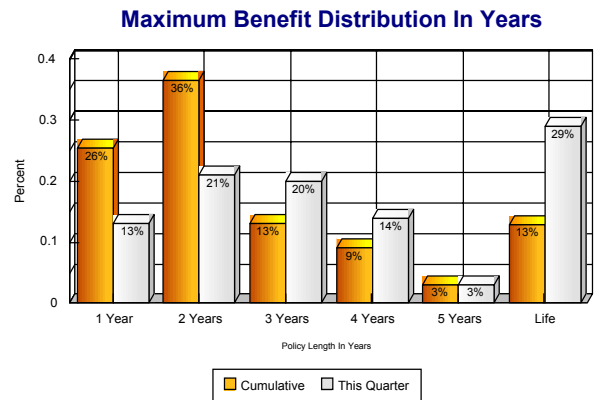
Policy Type:	This Quarter	Cumulative
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Purchase Type:	This Quarter	Cumulative
Comprehensive	1,994 (85%)	15,718 (88%)
Nursing Home	352 (15%)	2,044 (12%)

II. Maximum Benefit Amounts Distribution

First Time Purchase	2,158 (92%)	16,385 (92%)
Upgrade	47 (2%)	368 (2%)
Replacement	141 (6%)	1,001 (6%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	2,346 (100%)	17,762 (100%)

Maximum Benefit (In Years):



Characteristics By Maximum Benefit In Years

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Cumulative # Policies	4,538	6,477	2,308	1,625	522	2,292	17,762
Cumulative %	26%	36%	13%	9%	3%	13%	100%
This Quarter # Policies	305	493	469	328	71	680	2,346
This Quarter %	13%	21%	20%	14%	3%	29%	100%

(this quarter)

Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	47%	61%	69%	71%	79%	75%	67%
Female	65%	53%	56%	55%	51%	60%	58%
Target Ages	68%	73%	81%	90%	86%	70%	76%
New Purchase	85%	87%	94%	98%	100%	95%	92%
Comprehensive Policy	79%	81%	80%	89%	84%	91%	85%

III. Age of policyholders

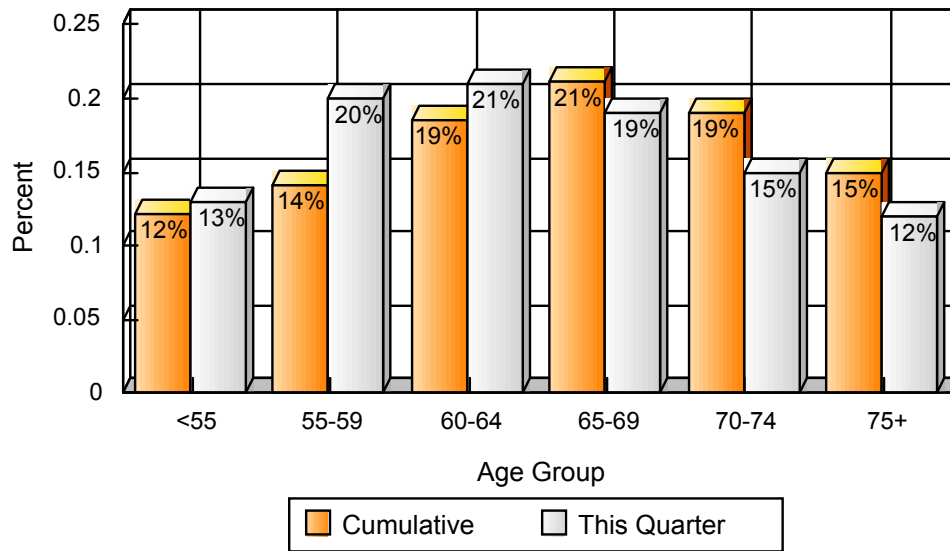
(at time of purchase)

Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
Cumulative # Policies	2,159	2,522	3,290	3,757	3,380	2,654	17,762
Cumulative %	12%	14%	19%	21%	19%	15%	100%
This Quarter # Policies	305	469	492	446	352	282	2,346
This Quarter %	13%	20%	21%	19%	15%	12%	100%

Policyholders Age Distribution

By Age Group

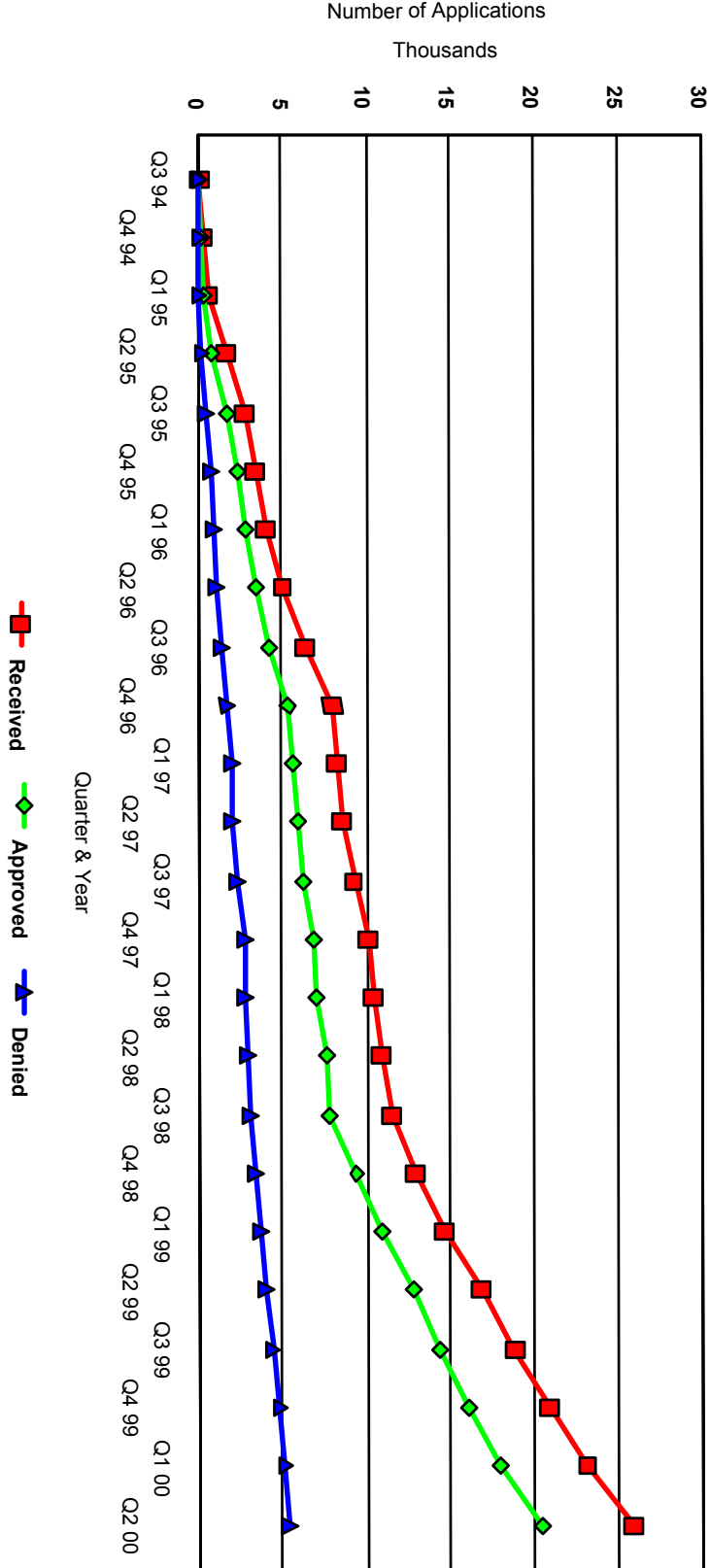


Applications:

	1994				1995				1996				1997				1998				1999				2000	
Quarter	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		
Received	122	402	756	1,763	2,776	3,381	4,099	5,077	6,442	7,979	8,144	8,504	9,212	10,161	10,360	10,960	11,437	12,877	14,656	16,763	18,836	20,987	23,192	26,033		
Approved	65	237	416	791	1,711	2,360	2,856	3,369	4,227	5,455	5,595	5,834	6,209	6,821	6,936	7,473	7,735	9,427	10,947	12,710	14,365	16,019	17,937	20,484		
Denied	4	60	129	294	582	773	954	1,179	1,449	1,812	1,837	1,958	2,284	2,621	2,705	2,768	2,983	3,252	3,511	3,855	4,273	4,770	5,057	5,351		

IV. Trends

Trend In Applications Received, Approved, Denied
Cumulative By Quarter



V. Policyholders and Asset Protection Earned

Number of policyholders, to date, who have qualified to receive benefit payments	225
Total asset protection earned to date	\$2,335,945
Number of policyholders currently eligible for benefits	173
Total asset protection earned by currently active policyholders	\$1,663,507
Number of policyholders that have exhausted benefits	6
Total asset protection earned to date that has been accessed (policyholders that have exhausted benefits)	\$284,675
Total asset protection earned to date that will NOT be accessed due to death of policyholder	\$387,763
Number of policyholders who have exhausted their policy benefits and accessed Medicaid.	0 (as of 3/30/00)

VI. Service Utilization

Type of Service (other than case management)	Cumulative % of All Services Rendered To All Policyholders (225) by Type of Service	% of All Services Rendered This Quarter To Policyhold- ers In-Benefit (173) by Type of Service
Skilled Nursing Facility	12%	11%
Skilled Nursing Services (home visit)	3%	10%
Home Health Aide	15%	<1%
Assisted Living	24%	13%
Independent provider	18%	8%
Other Provider Services*	28%	58%

* All other services, excluding case management & counseling.

Quarterly Report

Long-Term Care

The California Partnership for



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Visit the Partnership's WebSite at www.dhs.ca.gov/cpltc

